

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: ] CASE NO.  
] ]  
Thomas & Beatrice Hedberg ] 04-15075  
] ]  
DEBTOR ]

REAFFIRMATION AGREEMENT

The undersigned, Debtor and UOP CREDIT UNION  
Enter in this Reaffirmation Agreement as follows:

1. The undersigned debtor hereby reaffirms the obligation owed to UOP CU in the amount of \$153,888, together with interest thereon at the rate contained in the original contract between the parties, to be paid in regular installments, all in accordance with the terms of the original contract between the parties.
2. Debtor shall make monthly payments in the amount of 548.46, commencing 7-15-04.
3. This agreement is being made before the granting of a discharge under 11 U.S.C. Section 727.
4. The debtor has been advised and understands that THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE ON WITHIN 60 DAYS AFTER IT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RESCISSION TO THE CREDITOR.
5. The debtor has been advised and understands that THIS AGREEMENT IS NOT REQUIRED UNDER TITLE 11, UNITED STATES CODE, UNDER NON-BANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH THE PROVISIONS OF 11 U.S.C. Section 524(c).
6. The debtor's attorney has fully advised the debtors of the legal effect and consequences of this Reaffirmation Agreement and the legal effect and consequences of any default under this Reaffirmation Agreement.

(X) JUNE 18, 2004  
Date

*Thomas Hedberg*  
Thomas Hedberg  
*Beatrice Hedberg*  
Debtor Beatrice Hedberg

*[Signature]*  
Creditor's Representative

DECLARATION OF ATTORNEY

I, an attorney at law, declare under penalty of perjury that I represented the debtor during the course of negotiating the above Reaffirmation Agreement; that to the best of my knowledge, information, and belief, the Reaffirmation Agreement represents a fully informed and voluntary agreement by the debtor; and it does not impose an undue hardship on the debtor or a dependent of the debtor; and that I fully advised the debtor of the legal effect and consequences of the Reaffirmation Agreement and the legal effect and consequences of any default under the Reaffirmation Agreement.

(X) *[Signature]*  
Attorney at Law

This document is an attempt to collect a debt and any information contained will be used for those purposes.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
JUN 23 2004  
RECEIVED  
CLERK